

**REPLY UNDER 37 CFR 1.116
EXPEDITED PROCEDURE
EXAMINING GROUP ART UNIT**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: LAWRENCE) Confirmation No.: 1341
Application No.: 09/825,470)
Filing Date: 4/2/2001) Group Art Unit: 3629
For: AUTOMATED LEGAL ACTION) Examiner: Mooneyham, Janice A.
RISK MANAGEMENT)
) AMENDMENT and RESPONSE to
) October 19, 2006 Final Office Action
)
) Attorney Docket No.: G08.127
) PTO Customer Number 28062
) Buckley, Maschoff & Talwalkar LLC
) 50 Locust Avenue
) New Canaan, CT 06840
)

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed October 19, 2006, please amend the above-identified application as follows:

Amendments to the claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 7 of this paper.